

AMENDMENT TO THE SPECIFICATION:

Please replace the section beginning at page 1, line 3, with the following replacement section:

Cross Reference To Related Patent Applications

This application is a divisional application of Application No. 08/922,462, filed September 3, 1997, which is a continuation-in-part application of Application No. serial number 08/526,776 filed September 12, 1995, entitled "COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION ANALYSIS AND DECISION ROUTING SYSTEM". ~~The~~ the subject matter of the prior applications ~~which~~ is hereby incorporated by reference in its entirety. The benefit of the filing dates of the above related ~~depending~~ applications is claimed herein.